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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/729,043	12/05/2003	Scott Goldthwaite	WS-104	9327
27769	7590	10/18/2007	EXAMINER	
AKC PATENTS 215 GROVE ST. NEWTON, MA 02466			VYAS, ABHISHEK	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/729,043

Applicant(s)

GOLDTHWAITE ET AL.

Examiner

Abhishek Vyas

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 05 December 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-45 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-45 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 05 December 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>05 December 2003</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. This action is in reply to the application 10/729043 filed on 05 December 2003.
2. Claims 1-45 are currently pending and have been examined.
3. Claims 1-45 are rejected.

Information Disclosure Statement

4. The Information Disclosure Statement filed on 05 December 2003 has been considered. An initialed copy of the Form 1449 is enclosed herewith.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. **Claims 1-23**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Gobburu et al. United States Patent No.: 6,736,322 B2, in view of Young et al. United States Patent Application Publication No.: US 2002/0065774 A1
7. **As per claim 1 and 23**, Gobburu discloses the limitation of:
 - route said authorization and said payment card identification and security information to the authentication server, and wherein said authentication server further routes

said authorization and payment card identification and security information to said payment server and from said payment server to a financial institution, (see at least Gobburu column 18, lines 43-50).

Gobburu does not specifically disclose the following limitations. Young, however, as shown discloses:

- a merchant server adapted to receive a purchase order from said Customer for the purchase of said digital good, and to create a digital order comprising purchase order information; (see at least Young paragraph 0008, 0009, 0018).
- a payment server adapted to receive said digital order from said merchant server and to further route said digital order; (see at least Young paragraphs 0009, 0011, 0037 and 0060).
- an authentication server adapted to receive said digital order from said payment server, format said digital order into a first message and further route said first message; (see at least Young paragraphs 0008, 0060)
- a communication device comprising a payment card module wherein said payment card module is adapted to receive a payment card and read payment card identification information stored in said payment card, and wherein said communication device is adapted to receive said first message from said authentication server, display said first message to said customer, request and receive authorization for payment for said purchase order with said payment card from said customer, retrieve said payment card identification information, request and receive payment card security information from said customer (see at least Young paragraphs 0039, 0057, 0060)
- wherein said financial institution is asked to execute said payment and to send a payment confirmation through said payment server to said merchant server and to said authentication server (see at least Young paragraphs 0021, 0040, 0057, 0060, 0062).

- a fulfillment server adapted to receive said payment confirmation from said payment server and transmit said digital good via said authentication server to said communication device, wherein said communication device stores said digital good onto said payment card (see at least Young paragraphs 0009, 0010, 0011).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the system and method of Gobburu with the electronic transaction method and system of Young to offer a convenient method to purchase goods or services remotely or in a retail environment with more security and control over the transaction. One would be motivated to do so as it would help in the transaction becoming efficient and fraud-proof. Both references allow users to choose from a plurality of payment methods. The references discuss the use of various electronic hardware devices in conjunction with communication networks, interacting fully with a user to accomplish a transaction or exchange. Further, it would be obvious to one of ordinary skill in the art at the time of the invention to modify the system of Gobburu and Young to include a remote retail environment as aforementioned in the references above. One would be motivated to do so to provide consumers more exposure to products that may not be available in a face-to-face store. It would also allow the consumer to purchase a good or service whenever they deem appropriate, with the benefit of paying through a mobile device using a communications network. One would be motivated to do so to increase sales and profits for a merchant by attracting the remote, mobile shoppers who cannot easily access conventional retail stores. It should also be obvious to one of ordinary skill in the art, a merchant server will have to receive an order from a customer who sends an order. If a customer sends an order and the merchant doesn't receive it, there is no useful and tangible result of the method.

8. **As per claims 2 and 25**, Gobburu discloses the following limitation:

- communication device comprises a wireless communication device (see at least Gobburu column 9, lines 51-54, lines 58-64).

9. **As per claims 3 and 26**, Gobburu teaches the following limitations:

- communication device comprises a wired communication device (see Gobburu column 9, lines 47-54).

10. As per claims 4 and 27, Gobburu teaches a merchant server, database, mobile device and a service provider all connected through a communications network. Gobburu does not disclose the limitations below. Young, however, discloses the limitations as follows:

- merchant server, said payment server, said authentication server, said fulfillment server and said communication device are adapted to send and receive messages among each other via a first network (see at least Young paragraphs 009,0017-0019).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu to include various functionally similar units to communicate together. One would be motivated to do so to create a streamlined and efficient purchase transaction for the benefit of the consumer and seller. There would be no useful result if the functional units of a transaction system do not communicate with each other. Server communication is ubiquitous in the art.

11. As per claims 5 and 28, Gobburu discloses a SMS capable mobile device. Gobburu also discloses the limitations below:

- merchant server, said payment server, said authentication server, and said fulfillment server are adapted to send and receive messages among each other via a first network and said wireless communication device is adapted to send and receive messages to said authentication server via a second network and wherein said second network comprises a wireless network (see at least Gobburu column 9 lines 40-47, lines 58-64).

12. As per claims 6 and 29, Gobburu discloses the following limitation:

- wireless communication device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control, programmable versions thereof and combinations thereof (see Gobburu column 10, lines 28-30, lines 55-60).

13. As per claims 7 and 30, Gobburu discloses the following:

- wireless network is selected from a group consisting of a wireless wide area network (WWAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network (see Gobburu column 9, lines 51-54, lines 58-64).

14. As per claims 8 and 31, Gobburu discloses:

- wireless wide area network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), General Packet Radio Service (GPRS), a Code Division Multiple Access(CDMA), CDMA 2000, and wideband CDMA(WCDMA) (see Gobburu column 10, lines 50-54).

15. As per claims 9 and 32, Gobburu discloses the following limitations:

- wired communication device comprises a telephone and said first network comprises a telecommunications network (see Gobburu column 9, lines 58-61; column 11, lines 17-20, lines 27-35).

16. As per claims 10 and 33, Gobburu discloses:

- wired communication device comprises a computer and said first network comprises the Internet (see at least Gobburu column 9, lines 51-54, lines 58-64).

17. As per claim 11 and 34, Gobburu discloses:

- payment card comprises a smart card selected from a group consisting of a full size smart card, a contact less smart card, a SIM smart card, a USIM smart card, a credit card, a debit card, a stored-value card, a coupon card, a reward card, an electronic cash card, a loyalty card, an identification card and combinations thereof (see at least Gobburu column 18, lines 2-3 and lines 28-30).

18. As per claims 15 and 38, Gobburu discloses:

- payment card information is selected from a group consisting of cardholder identification information, card identification information, authentication information, card issuer information, and financial institution information information (see at least Gobburu column 9, lines 1-3, lines 28-31).

19. As per claims 13 and 36, Gobburu discloses the following:

- merchant server receives said purchase order by said customer via a route selected from a group consisting of the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system, short message service, interactive voice recording (IVR), and face-to-face communication with the customer (see Gobburu column 11, lines 25-27; column 24, lines 23-29).

20. As per claims 16 and 39, Gobburu discloses the following limitations:

- digital good is selected from a group consisting of electronic cash, electronic tickets, electronic coupons, loyalty points, credits for pre-paid mobile airtime, credits for pre-paid utilities, electronic gift certificates, digital rights managements(DRM) certificates, electronic transit tokens, music, software, movies, and books (see at least Gobburu column 20, lines 46-53).

21. As per claims 17 and 40, Gobburu discloses a merchant server and a bank server. Gobburu, does not specifically teach the limitation below. Young, however, teaches the limitation below:

- merchant server and said fulfillment server comprise one entity (see Young paragraphs 0009,0011).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu to facilitate a single merchant and fulfillment server to reduce overhead and operating costs as well as potential bottlenecks in operations.

22. As per claims 18 and 41, Gobburu discloses the following:

- customer places said purchase order to said merchant server via said communication device (see at least Gobburu column 18, lines 39-43).

23. As per claims 19 and 42, Gobburu discloses the limitation as follows:

- communication device further comprises a shopping application and wherein said customer utilizes said shopping application, to select said digital good, to place said purchase order, to authorize, authenticate and pay with said payment card, and to store

said digital good onto said payment card (see at least Gobburu column 17, lines 23-30; column 25, lines 22-25, lines 34-37).

24. As per claims 22 and 45, Gobburu discloses the limitation as follows:

- first message comprises a format selected from a group consisting of Short Message Service (SMS), General Packet Radio Service (GPRS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message formats (see Gobburu column 10, lines 50-54).

25. Claims 12, 14, 20, 35, 37 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Gobburu et al. United States Patent No.: 6,736,322 B2, and Young et al. United States Patent Application Publication No.: US 2002/0065774 A1 as applicable to claims 1 and 23 above and in further view of Jacobson United States Patent Application Publication No.: US 2003/0004876 A1

26. As per claims 12 and 35, Gobburu/Young disclose a smart card, a charge card and a smart card reader. Gobburu/Young do not specifically disclose a magnetic stripe card. Jacobson, however, teaches the limitation below:

- payment card comprises a magnetic stripe card (see at least Jacobson paragraph 0020, 0023, 0103, 0105).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu/Young to include a magnetic stripe card. One would be motivated to do so to provide user an option to pay with a magnetic strip based card.

27. As per claims 14 and 37, Gobburu/Young disclose a smart card, a SIM, a charge card and a smart card reader. Gobburu/Young do not specifically disclose the following limitation. Jacobson, however, teaches the limitation below:

- wireless communication device comprises a subscriber identification module (SIM) card slot and said payment card module is electrically connected to said SIM card slot (see Jacobson paragraph 0015).

It would have been obvious to one of ordinary skill in the art at the time of the invention to specifically include an electrical connection to the SIM card. One would be motivated to do so to create a faster communication link between the mobile device and the external read/write interface attached to it. Further, it is well known in the art for card module to have electrical connections from the card slot to the mobile unit it is attached to.

28. **As per claims 20 and 43**, Gobburu/Young disclose a smart card and a smart card reader. Gobburu/Young do not disclose the limitations below. Jacobson, however, teaches the limitations below:

- payment card module comprises a payment card reader and writer module (see at least Jacobson paragraph 0020).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu/Young to specifically include a payment card reader and write module. One would be motivated to do so to improve efficiency and functionality of mobile device and payment card communication.

29. **Claims 21, 24, 44** are rejected under 35 U.S.C. 103(a) as being unpatentable over Gobburu et al. United States Patent No.: 6,736,322 B2, and Young et al. United States Patent Application Publication No.: US 2002/0065774 A1 as applicable to claims 1 and 23 above and in further view of Kelly et al United States Patent No.: 5,816,918

30. **As per claims 21 and 44**, Gobburu/Young disclose a mobile communication device and a SIM card capable of executing instructions to interact with a merchant server. Gobburu/Young do not disclose the following limitations. Kelly, however, teaches the limitation as follows:

- communication device further comprises a digital good generation application and wherein said digital good generation application receives a digital receipt for said digital good and generates said digital good (see at least Kelly column 15, lines 32-34, lines 37-42).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu/Young to include purchase of digital goods. One would be motivated to do

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so to expand the realm of product exposure to the customer. By providing customers with digital as well as non-digital goods, overall sales for the merchant may increase.

31. As per claim 24, Gobburu/Young disclose customer shipping information and implied shipping of goods upon payment authorization and confirmation. Gobburu/Young do not disclose the limitations below. Kelly, however, teaches the limitation as follows:

- communication device comprises a payment card module adapted to receive said payment card and read said payment card identification information stored in said payment card and to receive a digital good and store said digital good onto said payment card (see at least Kelly column 11, lines 24-34; column 15, lines 32-38; column 28, lines 7-11).

It would have been obvious to one of ordinary skill in the art at the time of the invention to expand the system of Gobburu/Young to include storing digital products on a card, or smart card by writing to it via the read/write slot. The technology of reading and writing to a smart card or programmable magnetic card, IC chip is well known to one of ordinary skill in the art. One would be motivated to do so to increase portability of purchased digital good or service from one mobile communication unit to another and making digital data transfer more efficient.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Abhishek Vyas whose telephone number is 571-270-1836. The examiner can normally be reached on 7:30am-5:00pm EST Mon-Thur, ALT Friday OFF.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Abhishek Vyas
Patent Examiner
12 October 2007
AV

A handwritten signature in black ink, appearing to read 'Alexander Kalinowski', with a long, sweeping flourish extending from the end.

ALEXANDER KALINOWSKI
SUPERVISORY PATENT EXAMINER